

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael V Perrine  
Amanda Perrine  
Debtor(s)

Case No. 15-09394

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/17/2015.
- 2) The plan was confirmed on 05/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2016.
- 5) The case was dismissed on 12/09/2016.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,325.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$9,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$393.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,393.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FINANCIAL BANK	Unsecured	2,192.00	2,192.47	2,192.47	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	13,658.16	13,658.16	13,658.16	2,962.56	930.68
BECKET & LEE LLP	Unsecured	326.00	195.48	195.48	0.00	0.00
BECKET & LEE LLP	Unsecured	656.00	499.24	499.24	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	361.99	361.99	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	0.00	4,915.11	4,915.11	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	0.00	701.42	701.42	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	581.70	581.70	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,000.00	5,342.65	5,342.65	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	3,673.00	3,740.90	3,740.90	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	347.80	347.80	347.80	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,964.49	2,964.49	2,964.49	166.56	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	840.00	840.67	840.67	0.00	0.00
LVNV FUNDING	Unsecured	757.00	757.58	757.58	0.00	0.00
NORTHERN ILLINOIS UNIVERSITY	Unsecured	2,344.00	1,758.29	1,758.29	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,291.00	692.74	692.74	0.00	0.00
PREMIER BANKCARD	Unsecured	973.00	NA	NA	0.00	0.00
MHS PHYSICIAN SERVICES	Unsecured	277.00	NA	NA	0.00	0.00
MINUTECLINIC OF ILLINOIS	Unsecured	30.00	NA	NA	0.00	0.00
ORCHARD MEDICAL CENTER SC	Unsecured	60.00	NA	NA	0.00	0.00
EDUCATION SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
EDUCATION STUDENT LOAN CORP	Unsecured	4,887.00	NA	NA	0.00	0.00
TARGET NB/CCS GRAY OPS CENTER	Unsecured	1,921.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,169.00	NA	NA	0.00	0.00
AVANT CREDIT CORPORATION	Unsecured	1,816.00	NA	NA	0.00	0.00
TITLE MAX OF ILLINOIS	Secured	1,193.83	1,193.83	1,193.83	464.47	82.73

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	26,605.00	29,818.36	29,818.36	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	14,140.00	14,324.74	14,324.74	0.00	0.00
WELLS FARGO FINANCIAL NATIONA	Unsecured	1,356.00	1,356.51	1,356.51	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,851.99	\$3,427.03	\$1,013.41
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,851.99</b>	<b>\$3,427.03</b>	<b>\$1,013.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,307.14	\$166.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,307.14</b>	<b>\$166.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,085.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,393.00</u>	
Disbursements to Creditors	<u>\$4,607.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.